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CITY OF TEMPLE CITY

HOUSING ELEMENT UPDATE

(Adopted December 1, 1992 per Resolution No. 92-3200)

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I. INTRODUCTION

Temple City is centrally located in the West San Gabriel Valley, bounded by the communities of Arcadia, El Monte, Rosemead, San Gabriel and unincorporated areas of Los Angeles County. The City has an area of 2,468 acres (3.86 square miles).

The City of Temple City was incorporated as the 69th city in Los Angeles County on May 25, 1960, and became the 75th charter city in California on May 25, 1971. Figure 1 shows Temple City's regional setting in the greater Los Angeles area.

A. State Policy and Authorization

The California State Legislature has identified the attainment of a decent home and suitable living environment for every Californian as the State's major housing goal. Recognizing the important role of local planning programs in the pursuit of this goal, the Legislature has mandated that all cities and counties prepare a Housing Element as part of their comprehensive General Plans. Section 65302 (c) of the Government Code sets forth the specific components to be contained in a community's Housing Element. Table 1 summarizes these State requirements and identifies the applicable sections in the Temple City Housing Element where these requirements are addressed.

State law requires Housing Elements to be updated at least every five years to reflect a community's changing housing needs. Temple City's Housing Element was last updated in 1987 as part of an overall General Plan Update. The City has prepared the following updated Housing Element in conformance with the five year update cycle for jurisdictions within the SCAG region.

B. Organization of the Housing Element

The Temple City Housing Element is comprised of the following major components:

1. An analysis of the City's population, household and employment base, and the characteristics of the city's housing stock (Chapter II).

2. A summary of the present and projected housing needs of the City's households (Chapter III).

3. A review of potential constraints to meeting the City's identified housing needs (Chapter IV).

4. An evaluation of opportunities that will further the development of new housing (Chapter V).

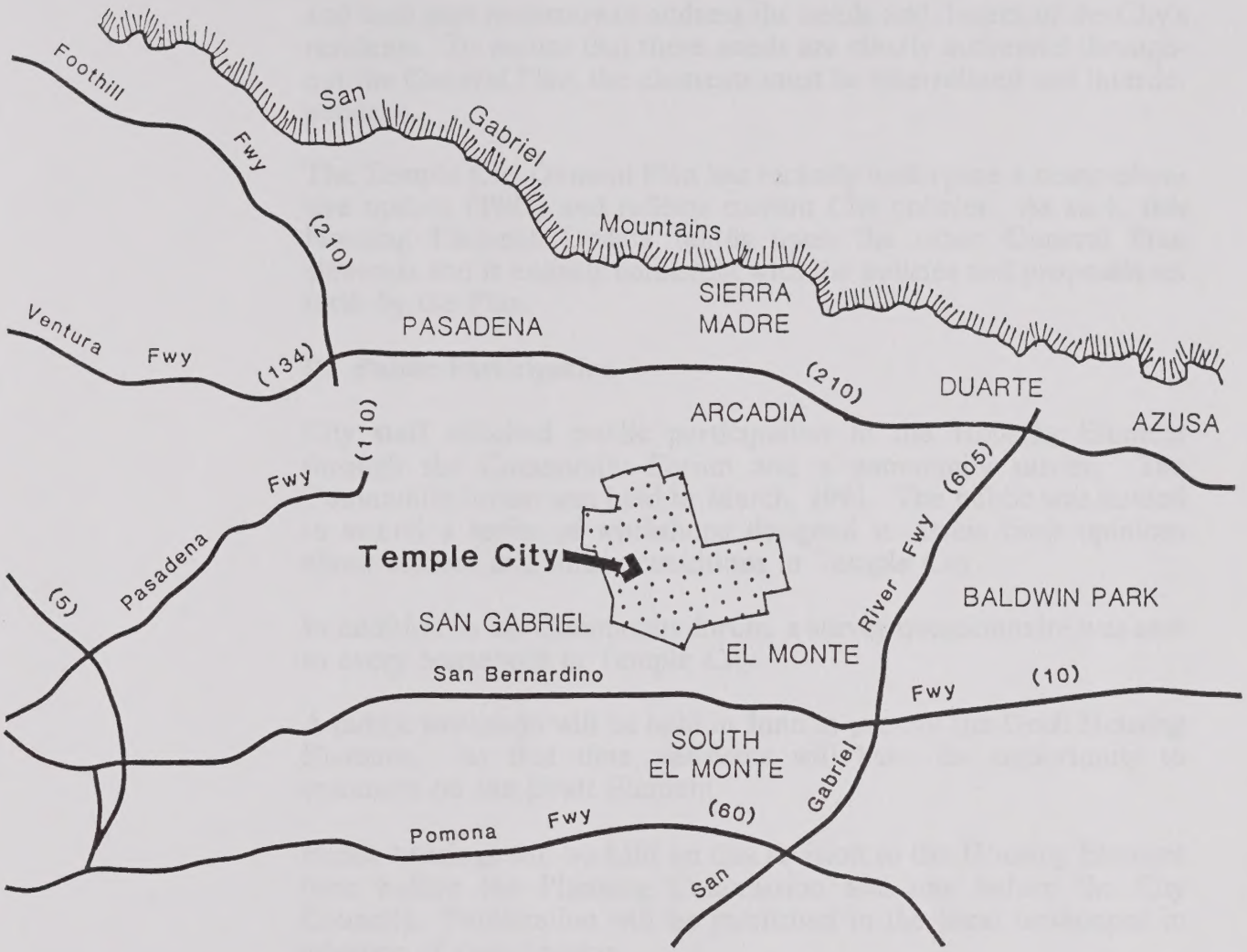
5. A statement of the Housing Plan to address Temple City's identified housing needs, including housing goals, policies and programs
(Chapter VI).

TABLE 1
STATE HOUSING ELEMENT REQUIREMENTS

REQUIRED HOUSING ELEMENT COMPONENT	
A.	<u>Housing Needs Assessment</u>
1.	Analysis of population trends in Temple City in relation to regional trends
2.	Analysis of employment trends in Temple City in relation to regional trends
3.	Projection and quantification of Temple City's existing and projected housing needs for all income groups
4.	Analysis and documentation of Temple City's housing characteristics including the following: a. level of housing cost compared to ability to pay; b. overcrowding; c. housing stock condition.
5.	An inventory of land suitable for residential development including vacant sites and having redevelopment potential and an analysis of the relationship of zoning, public facilities and services to these sites
6.	Analysis of existing and potential governmental constraints upon the maintenance, improvement, or development of housing for all income levels
7.	Analysis of existing and potential nongovernmental and market constraints upon maintenance, improvement, or development of housing for all income levels
8.	Analysis of special housing need: handicapped, elderly, large families, female-headed households, farmworkers, and the homeless

TABLE 1
STATE HOUSING ELEMENT REQUIREMENTS
(Continued)

REQUIRED HOUSING ELEMENT COMPONENT	
9.	Analysis concerning the needs of homeless individuals and families in Temple City
10.	Analysis of opportunities for energy conservation with respect to residential development
11.	Discuss housing needs from previous element, including whether they were met
B.	Goals and Policies
1.	Identification of Temple City's goals and policies relative to maintenance, improvement, and development of housing
C.	Implementation Program
An implementation program should do the following:	
1.	Identify adequate sites which will be made available through appropriate action with required public services and facilities for a variety of housing types for all income levels
2.	Program to assist in the development of adequate housing to meet the needs of low-and moderate-income households
3.	Identify and, when appropriate and possible, remove governmental constraints to the maintenance, improvement, and development of housing in Temple City
4.	Conserve and improve the condition of the existing and affordable housing stock in Temple City



SOURCE: United States Geological Survey, Los Angeles, San Bernardino, 1:100,000-scale metric topographic map.

0 2 4

scale in miles

North

Figure HE-1
Regional Location



C. Relationship to Other General Plan Elements

The six elements which comprise the Temple City General Plan are required by law to be internally consistent. Together these elements provide the framework for development of those facilities, services and land uses necessary to address the needs and desires of the City's residents. To ensure that these needs are clearly addressed throughout the General Plan, the elements must be interrelated and interdependent.

The Temple City General Plan has recently undergone a comprehensive update (1987) and reflects current City policies. As such, this Housing Element Update builds upon the other General Plan elements and is entirely consistent with the policies and proposals set forth by the Plan.

D. Public Participation

City staff solicited public participation in the Housing Element through the Community Forum and a community survey. The Community forum was held in March, 1991. The public was invited to attend a series of workshops designed to assess their opinions about current and future conditions in Temple City.

In addition to the Community forum, a survey questionnaire was sent to every household in Temple City.

A public workshop will be held in June to present the Draft Housing Element. At that time, residents will have the opportunity to comment on the Draft Element.

Public hearings will be held on this revision to the Housing Element (one before the Planning Commission and one before the City Council). Notification will be published in the local newspaper in advance of each hearing.

E. Sources of Information

Several sources of information provided insights into recent demographic and housing trends that have taken place in the City. Data from the 1980 Census and from the City's 1987 Housing Element were used as the base year for comparison for many of the tables in this report. Where available, 1990 Census data were used. Although the 1990 census is complete, the data will not be completely compiled for another two or three years. Therefore, other data sources were used for most of the information about housing. Demographic and

household information (e.g., estimated current ethnic mix, age distribution) have primarily been obtained by extrapolating data based on the Department of Finance population and housing estimates, as well as estimates prepared by Urban Decision Systems, Inc. (UDS). To ensure consistency with population and housing unit totals obtained from the Department of Finance, adjustments were made to the UDS data to reflect these totals.

II. BACKGROUND INFORMATION

A successful strategy for improving housing conditions must be preceded by an assessment of the housing needs of the community and region. This section discusses the components of housing need - that is, the trends in the City's population, households, and employment base and the type of housing available. Since these changes have not occurred in a vacuum, the regional context is also considered.

The analysis which follows is broken down into four major subsections. Section A, Population Characteristics, describes the City of Temple City in terms of its population and attempts to identify any trends that may affect future housing needs. Section B, Household Characteristics, describes Temple City households to see how past and expected household changes will affect housing needs. Section C, Employment, analyzes Temple City in terms of occupation and employment sources as this directly affects the need for and location of housing. Section D, Housing Stock, analyzes the housing units in Temple City in terms of availability, affordability, and condition. This information can be used to help identify programs which are needed to ensure that the existing and future housing stock meets the housing needs of every segment of the City's population. Analysis in each of these subsections provides a data base upon which decisions concerning programs and policies for the provision of adequate housing in the City can be based.

A. Population Characteristics

Population Growth

The population of Temple City has increased by approximately 30 percent since incorporation in 1960. The greatest proportion of growth took place between 1960 and 1970. There was a slight decrease in population growth between 1970 and 1980, and an increase of approximately seven percent between 1980 and 1990. Historic population figures for the city are shown in Table 2.

According to Urban Decision Systems estimates of demographic trends, Temple City's population is projected to increase by 4.2 percent, to 33,201, by 1995.

Table 3 shows population trends in Temple City and other nearby cities between 1980 and 1990. Temple City had a growth rate similar to Arcadia's. Temple City has the lowest population of those cities shown on Table 3.

TABLE 2
CITY OF TEMPLE CITY
HISTORIC POPULATION FIGURES

POPULATION	1960	1970	1980	1985	1990
Total Population	24,000	29,673	28,972	30,735	31,100
Group Quarters	N/A	N/A	433	571	512
In Households	N/A	N/A	28,539	30,164	30,588

Source: U.S. Dept. of Commerce, Bureau of the Census, 1960, 1970, 1980, 1990 Census Reports.

TABLE 3
POPULATION TRENDS: TEMPLE CITY AND SURROUNDING AREAS
1980-1989

JURISDICTION	1980(a)	1989(b)	% INCREASE
Temple City	**28,972**	**31,100**	**7.3%**
El Monte	79,494	95,420	20.0%
Arcadia	45,993	49,112	6.8%
Rosemead	42,604	47,707	12.0%
San Gabriel	30,072	34,925	16.1%

Source: U.S. Department of Commerce, Bureau of the Census, 1980 & 1990 Census Report.

Age Characteristics

Table 4 shows the age distribution of Temple City residents in 1980 and 1990 as reported by the Census. According to these estimates, the median age in Temple City has remained the same over the last decade, increasing only slightly from 34.3 to 34.7. A little over one-half the 1990 population in Temple City is over the age of 35. The largest percent increase within an age cohort was within the 35-44 age range. The population within this age group increased by 32.5 percent, from 3,713 to 4,919. There was a 7.5 percent decrease in children age 6 to 17.

TABLE 4
CITY OF TEMPLE CITY
AGE CHARACTERISTICS

AGE RANGE	1980 (a)		1990	
0 - 5	2,028	7.0%	2,468	8.0%
6 - 13	3,400	11.7%	3,191	10.3%
14 - 17	1,940	6.7%	1,749	5.6%
18 - 20	1,368	4.7%	1,354	4.4%
21 - 24	1,790	6.2%	1,703	5.5%
25 - 34	4,260	14.7%	4,933	15.9%
35 - 44	3,713	12.8%	4,919	15.8%
45 - 54	3,014	10.4%	3,552	11.4%
55 - 64	3,265	11.3%	2,584	8.3%
65 +	4,194	14.5%	4,647	14.9%
Totals:	28,972	100.0%	31,100	100.0%
Median Age		34.3		34.7

Source: U.S. Dept. of Commerce, Bureau of Census, 1980 & 1990 Census Reports.

Race/Ethnicity Characteristics

Table 5 presents the ethnic make-up of Temple City in 1980 and estimates of the distribution of ethnicity in the population for 1990. As indicated in the table, the majority of the City's residents are white, although their proportion of the total population declined between 1980 and 1990. These residents represented approximately 93 percent of the population in 1980 and 72 percent of the population

in 1990. Those of Spanish/Hispanic heritage were the second most represented ethnic group in 1980, reported as 12.9 percent of the population. Those of Asian and Pacific Islander descent were the second most represented ethnic group in 1990, making up almost 20 percent of the population.

TABLE 5
TEMPLE CITY RACE AND ETHNICITY: 1980-1990

RACE/ETHNICITY	1980 (a)		1990	
White	27,061	93.4%	22,369	71.9%
Black	97	0.3%	192	0.6%
American Indian	122	0.4%	114	0.4%
Asian/ Pacific Islander	1,462	5.1%	6,067	19.5%
Other	280	0.8%	2,358	7.6%
Totals:	28,972	100.0%	31,100	100.0%
Spanish/Hispanic	3,740	12.9%	4,462	14.3%

Source: 1980 & 1990 U.S. Census.

Note: In the 1980 Census, a large percentage of Spanish Origin respondents classified themselves as Other, rather than White, Black, Asian, or American Indian. To bring data in line with current Bureau of the Census practice, Spanish/Hispanic respondents have been redistributed among the other racial categories based on their overall proportion in the area being analyzed, as well as being separated out as "Spanish/-Hispanic." The population separately identified in the Spanish/Hispanic category are therefore not counted in the total.

B. Household Characteristics

The characteristics of the household provide an essential component toward the understanding of growth and change in the City. In addition, information collected on the household level provides a good base for the analysis of a community's housing needs. The Bureau of the Census defines a household as all persons who occupy a housing unit, which may include single persons living alone, families related through marriage or blood, and unrelated individuals living together. Persons living in retirement or convalescent homes, dormitories, group housing or other group living situations are not considered households.

Household Composition

In 1980, there were a total of 10,689 households in the City of Temple City. According to the 1990 Census, the City had grown to 11,055 households in 1990, representing an increase of 3.4% during the ten year period. As presented in Table 6, families represent the City's predominant household type (74%), although to a slightly lesser degree than the county-wide proportion of family households (75%). Single-person households comprise approximately 22% of Temple City's households. An estimated 4.4 percent of the City's households fall within the "Other" category, representing individuals who share a housing unit and are not related by blood or marriage.

TABLE 6
CITY OF TEMPLE CITY
HOUSEHOLD CHARACTERISTICS: 1980-1990

TYPE	1980 HOUSEHOLDS	1990 HOUSEHOLDS	% OF TOTAL HOUSEHOLDS
Families	7,937	8,145	73.7%
Singles	1,103	2,421	21.9%
Other	1,649	489	4.4%
Total	10,689	11,055	100.0%

Source: U.S. Dept. of Commerce, Bureau of the Census, 1980 & 1990 Census Report

Household Size

Household size is an important indicator identifying sources of population growth as well as overcrowding in individual housing units. A city's average household size will increase over time if trends move toward larger families. In communities where the population is aging, the average household size may actually decline.

Average household size in Temple City was 2.67 persons per unit in 1980 and had increased slightly to 2.81 in 1990 (see Table 7). Average household size in Temple City is comparable to that of Los Angeles County.

Household Tenure

According to the 1990 Census, 7,075, or 64% of Temple City households, are homeowners, and 36% (3,980) are renter households. The proportion of owner-occupied housing units has declined by about six percentage points, from approximately 70% to approximately 64% in 1990.

TABLE 7
CITY OF TEMPLE CITY
HOUSEHOLD SIZE: 1980-1990

JURISDICTION	1980	1990
Temple City	2.67	2.81
Los Angeles County	2.69	2.82

Source: Dept. of Commerce, Bureau of the Census 1980 & 1990 Census Report

Overcrowding

The Census defines overcrowded households as units with greater than 1.01 persons per room, excluding bathrooms, kitchens, hallways, and porches. Overcrowding reflects the inability of households to buy or rent housing which provides reasonable privacy for their residents. The 1980 Census reveals that 3.4% of the occupied housing in Temple City was considered overcrowded, and in 1990 approximately 1,040 housing units (9.4%) were considered overcrowded. This proportion is somewhat lower than the rate of overcrowding evidenced County-wide (11.2%). Assuming the same proportion of renter and owner-occupied households as the general population, an estimated 374 overcrowded households are renters and 666 are homeowners. Although overcrowding is not a serious problem in Temple City, some households that are living in overcrowded conditions may also be low-income and unable to afford a larger housing unit without assistance.

Housing Affordability

State and Federal standards for housing overpayment are based on gross income-to-housing cost ratio of 30 percent and above. Households paying greater than this amount have less income left over for other necessities such as food, clothing, utilities and health care. However, upper income households are generally capable of paying a larger proportion of their income for housing, and therefore estimates of housing overpayment generally focus on lower income groups.

The Regional Housing Needs Assessment (RHNA) prepared by SCAG identifies housing overpayment for the City's lower income households based on data from the 1980 census. Lower income households are defined as households whose total gross income is less than 80 percent of the County median. Lower income encompasses both Very Low (<50% median) and Low (>50%-<80%) Income groups. According to the RHNA, an estimated 1,544 (or 43%) of Temple City's lower income households were paying more than 30 percent of their income on rent or mortgage payments as of January 1, 1988. Of these lower-income households overpaying for housing, 980 are classified as Very Low Income, and 564 are Low Income. Moderate and Upper Income households who are paying more than 30% of their income for housing are likely to be first-time homebuyers who have chosen to spend more for housing in order to attain homeownership.

The distinction between renter and owner housing overpayment is important because, while homeowners may over extend themselves financially to afford the option of home purchase, the owner always maintains the option of selling the home and purchasing a more affordable dwelling or renting. In addition, homeowners are likely to have fixed mortgage payments, while renters are likely to have regular increases in rent, increases that may out distance wage increases. The Regional Housing Needs Assessment has broken down housing overpayment by housing tenure, as presented in Table 8. Of the total 1,544 lower income households identified as overpaying, 1,043 were renter households and 501 were owner households. This discrepancy is largely reflective of the tendency of renter households to have lower incomes than owner households, combined with the limited availability of rental units affordable to very low income households.

TABLE 8
LOWER INCOME HOUSEHOLDS PAYING GREATER THAN 30% OF INCOME FOR SHELTER

HOUSEHOLDTENURE	VERYLOW INCOME	LOW INCOME	TOTAL
Owner	330	171	501
Renter	649	394	1,043
TOTAL	980	564	1,544

Source: SCAG Regional Housing Needs Assessment, December 1988.
Note: Some numbers do not add due to rounding in SCAG model.

Special Needs Groups

Certain segments of the population may have a more difficult time finding decent, affordable housing due to special circumstances. As defined by HCD, these "special needs" households include the elderly, handicapped persons, large families, female-headed households, farmworkers, and the homeless. The number of special needs households and/or persons in Temple City is summarized in Table 9.

TABLE 9
CITY OF TEMPLE CITY
SUMMARY OF SPECIAL NEEDS GROUPS: 1990

NEEDS GROUP	NUMBER OF HOUSEHOLDS/ PERSONS	% OF TOTAL HOUSEHOLDS/ POPULATION
Elderly Households (65+)(a)	2,279	23.0
Handicapped Persons (b)	1,394	4.3
Large Family Households (c)	1,254	11.0
Female-headed Households (d)	1,151	10.1
Farmworker Residents (e)	130	0.4

Sources: (a) Urban Decision Systems, Demographic Trends: 1980-90-94. Proportion of elderly households in 1980 applied to Calif. Dept. of Finance 1990 household estimate. Assumes the same proportion of renters and homeowners as the general population (1,459 renter and 820 owner occupied households).

(b) Proportion of Handicapped persons (age 16 and above) from 1980 Census applied to current (1990) population.

(c) Urban Decisions systems, Demographic Trends: 1980-90-94. Proportions of large households applied to Calif. Dept of Finance 1990 reported households.

(d) Proportion of female-headed households from 1980 Census applied to current (1990) households.

(e) Proportion of Temple City residents employed in farming, forestry and fishing in 1980 applied to 1990 population.

Note: Needs categories are not additive as households may fall within more than one category.

Handicapped: Physical handicaps can hinder access to housing units of traditional design as well as limit the ability to earn adequate income. The 1980 Census contains data on persons who have physical

disabilities that are work and/or public transportation related. According to the Census, 4.3 percent of the City's population age 16 and above had such disabilities, translating to an estimated 1,394 residents in 1990.

Large Households: Large families are identified as a group with special housing needs based on the limited availability of adequately sized, affordable housing units. Large households are sometimes of lower income, which can result in the overcrowding of smaller dwelling units which could in turn accelerate unit deterioration. An estimated 11 percent of the City's households in 1990 had five or more members, equivalent to 1,254 households. The housing needs of large households can be addressed through the expansion of existing smaller units, and the provision of new affordably priced larger units. Assuming the same proportion of renters and homeowners as the general population, 803 of these households are renters and 451 are homeowners.

Female-Headed Households: Female-headed households tend to have low incomes, thus limiting housing availability for this group. In 1980, 10.1% of Temple City's households were headed by a woman. Applying this percentage to the City's 1990 household estimate translates to 1,151 female-headed households.

Farmworkers: The special housing needs of many farmworkers stem from their low wages and the insecure nature of their employment. The 1980 Census identified 130 persons employed in farming, forestry and fishing occupations in Temple City, or less than one percent of the population. Thus, the magnitude of farmworker housing needs in Temple City is nominal, and can be adequately addressed by overall housing affordability programs.

Homeless: Throughout the country, homelessness has become an increasing problem. Factors contributing to the rise in homeless include the general lack of housing affordable to low and moderate income persons, increases in the number of persons whose incomes fall below the poverty level, reductions in public subsidy to the poor, and the de-institutionalization of the mentally ill.

A survey of churches within Temple City conducted by City staff revealed no services or shelters available for the homeless. The closest services and shelters available for the homeless are located in the City of Pasadena.

C. Employment

The need for housing within a given market area is largely dependent on the local economy and the number and types of jobs available.

With a land use pattern well-established before incorporation in 1960, Temple City is, for the most part, a residential city with commercial uses concentrated along Las Tunas and Rosemead boulevards, and a modest amount of industrial activity along Lower Azusa Road. The Temple City Redevelopment Agency has been actively promoting revitalization of the City's commercial and industrial areas.

In 1980, Temple City had a total labor force of 13,674 persons (refer to Table 10). Approximately 37 percent of those employed worked in the technical, sales and administrative support occupations. Another 22 percent worked in managerial occupations. The remaining 40 percent were employed as skilled craftspersons or laborers.

The Southern California Association of Governments (SCAG) estimated that 7,395 jobs were provided within Temple City in 1984. Although this figure is expected to rise to 12, 214 by the year 2010, it is apparent that a considerable portion of Temple City's workforce must commute to locations outside the city's borders.

A measure of the balance of an area's employment opportunities with the needs of its residents is through a job/housing balance test. A balanced community would have a match between employment and housing opportunities, enabling most residents to also work within a reasonable distance of home. The Regional Growth Management Plan prepared by SCAG (1989) divides Southern California into a series of 24 subregions for purposes of evaluating the job/housing balance in each subarea. Temple City is located within the housing rich Glendale-Pasadena subregion, which in 1984 had 1.10 jobs for every one dwelling unit. This subregion needs more employment opportunities relative to the growth in its housing stock so that those who live in the subregion will have more opportunity to work in it as well. The job/housing balance target for this subregion by the year 2010 is 1.15 jobs for every dwelling unit.

TABLE 10
LABOR FORCE CHARACTERISTICS

INDUSTRY:	TEMPLE CITY		LOS ANGELES COUNTY	
	NUMBER EMPLOYEES	PERCENT	NUMBER EMPLOYEES	PERCENT
Managerial/ Professional	3,091	22.6	854,826	24.6
Technical, Sales, Administrative Support	5,091	37.2	1,140,099	32.8
Service Occupations	1,692	12.4	410,560	11.8
Farming, Forestry, Fishing	123	1.0	38,002	1.1
Precision Production, Craft, and Repair	1,784	13.0	423,665	12.2
Operators, Fabricators, Laborers	1,893	13.8	604,612	17.4
Total	13,674	100.0	3,471,764	100.0

Source: 1980 Census

D. Housing Stock

A housing unit is defined as a house, an apartment, or a single room, occupied as a separate living quarters or, if vacant, intended for occupancy as a separate living quarters. Separate living quarters are those in which the occupants live and eat separately from any other persons in the building and which have direct access from the outside of the building or through a common hall. A community's housing stock is the compilation of all its housing units.

Housing Growth

Like many other cities in the West San Gabriel Valley, Temple City faces a high demand for housing, but little vacant land for new construction. As shown on Table 11, the number of housing units in Temple City increased by almost five percent, or 511 units between

1980 and 1990. This rate of increase is comparable to the cities of Arcadia and Rosemead, while El Monte and San Gabriel experienced higher growth rates.

TABLE 11
HOUSING TRENDS: TEMPLE CITY AND SURROUNDING AREAS
1980-1990

JURISDICTION	NUMBER OF HOUSING UNITS		PERCENT INCREASE
	1980	1990	
Temple City	**11,037**	**12,041**	**9.1%**
El Monte	25,393	27,551	8.5%
Arcadia	18,625	19,593	5.2%
Rosemead	13,643	14,334	5.1%
San Gabriel	11,546	13,090	13.4%

Source: U.S. Dept. of Commerce, Bureau of the Census, 1980 & 1990 Census Report.

Housing Type and Tenure

Consistent with the relatively slow growth in the number of housing units in Temple City between 1980 and 1990, the proportion of single- to multiple-family units has changed little since 1980 (see Table 12). Single-family units comprise approximately 85 percent of the housing stock, and multiple-family housing approximately 15 percent. Because most of the land available for future development in Temple City is zoned for 12 to 18 dwelling units per acre, the majority of residential development in the future will be multiple-family. However, the older deteriorating single-family dwellings are also being upgraded and replaced with new single-family structures, which improves the overall quality of the housing stock, but also does not increase the number of dwelling units.

Average demand for housing in Temple City is indicated by an average vacancy rate (4.3 percent in 1990). A vacancy rate of between 3 and 5 percent is considered adequate -- neither too high nor too low.

TABLE 12
CITY OF TEMPLE CITY
HOUSING TRENDS: 1980-1990

HOUSING TYPE	NO. OF HOUSING UNITS		CHANGE 1980-1990	
	1980	1990		
Single-Family (attached & detached)	9,486	10,014	528	5.6%
Multi-Family	1,551	1,525	(26)	(1.7%)
Mobile Homes	0	9	9	900%
Total Housing Units	11,037	11,548	511	4.6%
Total Occupied Units	10,770	11,055	285	2.6%
Vacancy Rate	2.42%	4.3%		

Source: 1980 and 1990 U.S. Census.

The tenure distribution of a community's housing stock (owner versus renter) influences several aspects of the local housing market. Residential mobility is influenced by tenure, ownership housing evidencing a much lower turnover rate than rental housing. Housing overpayment, while faced by many households regardless of tenure, is far more prevalent among renters. Tenure preferences are primarily related to household income, composition, and age of the householder.

While the majority of Temple City's housing stock consists of single-family dwellings (86 percent), a much lower proportion of the occupied housing units are owner-occupied (64 percent). This may in part reflect the single-family units in "transitional" R-2 and R-3 areas that are likely to be used as rental units until the properties are developed at a higher density.

Housing Conditions

Table 13 illustrates the age of Temple City's housing stock. Most of the City's housing was built in the 1940s and 1950s. As Temple City has become more built out, development has slowed. In 1990, 73 percent of Temple City's housing stock was more than 30 years old. Typically, buildings more than 30 years old need some major rehabilitation, such as a new roof, or foundation work.

A windshield survey was conducted by City staff in March, 1991. Based on an exterior evaluation of all residential areas in Temple City, the condition of each unit was rated as "adequate," "substandard - suitable for rehabilitation," or "substandard - not suitable for rehabilitation."

The three categories used in the survey of structural conditions are as follows:

Ratings

A **Excellent to Adequate Condition:** Unit in excellent or good condition, or structure is generally sound but in need of minor repair to correct deficiencies such as: a) patched, loose or missing roof material; b) paint cracking or peeling; c) broken or missing windows/screens; d) wood trim or siding worn, weathered, or broken; e) porches and/or steps missing; f) loose or worn wiring.

B **Substandard Condition, Suitable for Rehabilitation:** Structure contains one or more structural deficiencies such as: a) loose protective surface; b) settled porch or roof; c) weakened structure or inadequate building foundation.

C **Substandard Condition, Not Suitable for Rehabilitation:** Structure contains major structural deficiencies which would cost greater than 50 percent of the home's value to repair.

Of all the residentially designated parcels in the City, an estimated 1,634 were categorized as substandard - "suitable for rehabilitation," and 254 were categorized as "substandard - not suitable for rehabilitation." Over 80 percent of those categorized as suitable for rehabilitation were single-family parcels, suggesting that resources should be targeted at the single-family dwellings.

TABLE 13
CITY OF TEMPLE CITY
AGE OF HOUSING STOCK: 1989

YEAR BUILT	UNITS	% OF TOTAL
1939 or earlier	1,444	12.5%
1940-1949	3,022	26.1%
1950-1959	4,033	34.8%
1960-1969	1,939	16.7%
1970-1979	599	5.2%
1980-1984 (b)	207	1.8%
1985-1990 (c)	344	3.0%
TOTAL UNITS	11,588	

Source: (a) U.S. Department of Commerce, Bureau of the Census, 1980 Census Report;
(b) L.A. County Building Permit Records
(c) Department of Finance, Controlled Population Estimates, 1-1-90.

Housing Costs

Ownership Housing: Recent information on housing sales prices have been obtained from the Southland Homes Prices segment of the Los Angeles Times newspaper and is presented in Table 14. These data include sales of new and existing detached single-family homes and condominiums sold by home-builders, real estate agents and home-owners. Sales data is presented by zip code, which generally approximates the jurisdictional boundaries of the cities listed.

As illustrated in Table 14, 25 homes were sold in Temple City in January 1990, and commanded an average sales price of $227,609. In contrast, the average sales price for homes sold County-wide was $236,910, indicating that for-sale housing costs in Temple City were approximately four percent below the regional average for that month. Of those jurisdictions evaluated, El Monte, San Gabriel and Rosemead had lower average sales prices than Temple City.

Rental Housing: Examples of rental rates for housing in Temple City are shown in Table 15. these rates were obtained from the Temple City Times for the months of February and March, 1991. Monthly rental rates ranged from $400 for a studio apartment to $1,300 for a three bedroom condominium unit. While a range of rental housing options are available in Temple City, the supply of available rentals is about average, given that the vacancy rate is approximately 4.3 percent.

The Los Angeles County regional median income in 1990 was $38,900. Using the guideline that households should not spend more than 30 percent of their gross income on housing, Temple City's low income households (those earning up to 80 percent of the County median, or $31,120) should not be paying more than $778 for monthly rent, while a very low income household (those earning up to 50 percent of the County median, or $19,450) should not be paying more than $486 for monthly rent. Although it appears the range of rents available can accommodate these households, vacancy rates, particularly on lower price rentals, are very low. Lower income families who need units with several bedrooms to accommodate family members may be further limited in the range of units available to them.

TABLE 14
HOUSING SALES PRICES: TEMPLE CITY AND SURROUNDING AREAS
APRIL 1990

JURISDICTION	ZIP CODE(S)	AVG.SALES PRICE	UNITS SOLD
Temple City	**91780**	**$227,609**	**25**
El Monte	91731	160,929	31
	91732	184,801	48
	91733	198,238	28
Arcadia	91006	295,020	75
	91007	Not Available	
Rosemead	91770	223,146	51
San Gabriel	91775	269,290	20
	91776	222,168	37
All cities within Los Angeles County	All Zip Codes	236,910	9,983

Source: Southland Home Prices Los Angeles Times, June 17, 1990 (TRW Real Estate Market Information Services). Sales data are from April, 1990.

TABLE 15
CITY OF TEMPLE CITY
MONTHLY RENTAL RATES: 1991

UNIT TYPE	# UNITS LISTED	MEDIAN RENT	AVERAGE RENT	RENTAL RANGE
Apartment/Duplex				
Studio	3	$437	$433	$400-450
1 Bedroom	6	$548	$544	$450-595
2 Bedroom	5	$711	$701	$650-785
3 Bedroom	-	-	-	-
Single-Family House				
1 Bedroom	3	$625	$620	$575-775
2 Bedroom	8	$870	$900	$750-1,195
3 Bedroom	7	$1,068	$1,052	$775-1,300
Condominiums/ Townhomes				
1 Bedroom	-	-	-	-
2 Bedroom	2	$875	$875	$875
3 Bedroom	3	$1,068	$1,077	$895-1,150

Source: Temple City Times, 2/24/91, 3/3/91 and 3/31/91.

III. SUMMARY OF HOUSING NEED

Assuring the availability of adequate housing for all social and economic segments of Temple City's present and future population is a primary goal of the City. To implement this policy, the City must target its programs and monetary assistance toward those households with the greatest need. This is a summary of the major housing need categories in terms of income groups as defined by Federal and State law. It includes the City's share of regional housing need as contained in the Regional Housing Needs Assessment prepared by SCAG pursuant to Section 65584 of the Government Code. The City recognizes the special status of very low and lower income households, which in many cases are also elderly, single-parent, or large family households. As summarized in Table 16, the groups most in need of housing assistance in the near future include the following:

(1) New Residents: The City of Temple City has an identified future housing need of 403 new units between 1989-1994. At least 137 of these units should be targeted towards lower income households. If the average household size is 2.81, there will be a potential for up to 1,132 new residents within the five year time frame.

(2) Units in Need of Repair: The City-wide windshield survey identified a total of 1,634 residential structures in need of repair, and 254 units in need of replacement. In the interest of health and safety, these units should be improved or replaced.

(3) Overpaying Households: Sales and rental rates for housing units in the City are at a level such that 1,544 lower income households are paying more than 30 percent of their gross income for housing. Certain households in Temple City may have a more difficult time finding decent, affordable housing, such as large families and female-headed households.

These specific areas - expected growth, substandard housing, over payment for housing and households with special needs - are areas where the City can target its efforts toward realizing its goal for the provision of adequate housing.

TABLE 16
CITY OF TEMPLE CITY
EXISTING AND PROJECTED HOUSING NEEDS

HOUSING NEED	TOTAL	INCOME LEVEL			
		VERY LOW	LOW	MODERATE	UPPER
Overpaying					
Total	1,544	980	564		
Renters	1,043	649	394		
Owners	501	330	171		
Units in Need of Repair					
Total	1,888				
Substandard	1,460				
Need Replacement	428				
Special needs					
Elderly	2,279				
Handicapped	1,394				
Large Households	1,254				
Overcrowded	394				
Female Head	1,151				
Household Growth: 1989-1994	403	61	76	77	189
	100.0%	15.1%	18.9%	19.1%	46.9%

Source: 1980 U.S. Census
SCAG Regional Housing Needs Assessment, December 1988.

Note: Special needs figures cannot be totaled because categories are not exclusive of one another.

IV. CONSTRAINTS ON HOUSING PRODUCTION

While the City of Temple City recognizes the need for sound, affordable housing for all of its residents, this goal is not easy to achieve. The City itself does not produce housing, and its resources to encourage others to do so are limited. In addition, there are market constraints in the operation of the construction industry, laws and regulations (Subdivision Map Act and the Uniform Building Code), and physical constraints which affect the cost and amount of housing produced and over which the City has no control. This section discusses potential constraints on the provision and cost of housing in Temple City.

A. Market Constraints

The cost of housing rose between 1980 and 1990 as the cost of each component rose. The major components of housing costs are: construction costs, labor costs, land costs and market financing.

Construction Costs: The single largest cost associated with building a new house is the cost of building materials, comprising between 40 to 50 percent of the sales price of a home. Overall construction costs rose over 30% percent between 1980 and 1988, with the rising costs of energy a significant contributor. Construction costs for wood frame, single-family construction of average to good quality range from $40 to $55 per square foot, custom homes and units with extra amenities running somewhat higher. Costs for wood frame, multi-family construction average around $42 per square foot, exclusive of parking.

A reduction in amenities and quality of building materials (above a minimum acceptability for health, safety, and adequate performance) could result in lower sales prices. Additionally, manufactured housing (including both mobile homes and modular housing) may provide for lower priced housing by reducing construction and labor costs. An additional factor related to construction costs is the number of units built at the same time. As the number of units developed increases, construction costs over the entire development are generally reduced based on economies of scale. This reduction in costs is of particular benefit when density bonuses are utilized for the provision of affordable housing.

Land: Land costs include the cost of raw land, site improvements, and all costs associated with obtaining government approvals. These costs contribute an estimated 20 to 25 percent to the final sales price of a new home. Local realtors and developers indicate land costs in Temple City are comparable to nearby areas. A typical single-family residential lot in Temple City is priced at approximately $150,000 or more, and multiple-family lots sell for approximately $60,000-$70,000 per dwelling place.

Financing: While interest rates have fallen more than eight percent from their near 20 percent high in the early 1980s, they still have a substantial impact on housing costs which is felt by renters, purchasers and developers. The ability of lending institutions to raise rates constrains the housing market. An additional obstacle for the first-time home buyer is the down payment required by lending institutions of between 10-20%.

The average sales price for all homes sold in Temple City during April 1990 was approximately $227,600. Assuming a 20 percent down payment, a $182,080 mortgage amortized over 30 years at an interest rate of 10.5% would result in monthly house payments of $1,665. Although there are homes available below this price, this mortgage payment would not be considered affordable to those of very low to moderate income.

As previously noted, a household should generally not have to spend more than 30 percent of its gross monthly income for housing. Only Upper Income households (those earning more than 120% of the $38,900 median County income) can afford a monthly mortgage payment of $1,665.

B. Governmental Constraints

Numerous factors in both the private and public sectors affect housing affordability. Actions by the City can have an impact on the price and availability of housing in the city. Land use controls, site improvement requirements, building codes, fees, and other local programs intended to improve the overall quality of housing may serve as a constraint to housing development.

Land Use Controls: The Land Use Element of the Temple City General Plan and corresponding zoning provide for a full range of residential types and densities dispersed throughout the community. Densities range from Low Density (0-6 units per acre) to High Density (up to 18 units per acre). Since the residential land use

categories provide for a variety of housing types, the Land Use Element does not constitute an undue constraint on development.

The Temple City Zoning Ordinance establishes property development standards for residential construction. Parking requirements for single-family uses are two garage spaces per dwelling. Parking standards for multiple family condominiums are two garage parking spaces plus one guest space for every dwelling unit. A lot coverage in all residential zones is 50 percent. The City also has Floor Area Ratio restrictions. In the R-1 Zone, the maximum Floor Area Ratio (FAR) is 0.35 for any two-story dwelling. In the R-2 zone, the Floor Area Ration is 0.50 and in the R-3 Zone, the Floor Area Ratio is 0.70. The City requires a minimum of 500 square feet landscaped open space per dwelling unit in all residential zones.

The parking requirement in the R-2 and R-3 zones tends to encourage construction of larger, more expensive units in that the parking requirement remains constant regardless of the unit size or number of bedrooms. In the R-3 zone, the parking standards could be based on unit size or the number of bedrooms to encourage construction of smaller, more affordable units.

Fees and Improvements: Various fees and assessments are charged by the City to cover the costs of processing permits and providing services and facilities, such as utilities and infrastructure. Almost all of these fees are assessed through a pro rata share system, based on the magnitude of the project's impact or on the extent of the benefit which will be derived. Fees were reassessed in 1991 based on a Citywide fee study. The City of Temple City has attempted to keep development fees at a minimum (refer to Table 17). These fees are comparable to those required by other jurisdictions in the county, (and, in fact slightly lower than other nearby cities). Therefore, these fees present no undue constraints to development.

Much of the Temple City jurisdiction is developed land with the necessary infrastructure such as streets, sewers, electrical, and water facilities in place. As such, the cost of land improvements can be expected to be less than in undeveloped areas.

However, three of the five water companies that serve the City -- California American Water Company, Southern California Water Company, and East Pasadena Water Company have inadequate fire flows in some areas. New development in these areas where the

fire flow is inadequate is required to: install sprinklers in the structures; upgrade the closest fire hydrant; and/or improve access for fire trucks. Adequate water pressure is available throughout the City to meet domestic needs.

Building Codes and Enforcement: The City of Temple City has adopted the Los Angeles County Uniform Building Code, which establishes minimum construction standards. This code is considered to be the minimum necessary to protect the public health, safety, and welfare. The local enforcement of this code does not add significantly to the cost of housing.

The City has amended the Fire Code to require sprinklering in new residential construction of attached units and all units above garages.

Local Processing and Permit Procedures: The evaluation and review process required by City procedures contributes to the cost of housing in that holding costs incurred by developers are ultimately manifested in the selling price of the home. The review process in Temple City is governed by the City Council and Planning Commission.

Development review procedures can increase the time interval between project inception and start of construction, which translates to higher housing costs. In Temple City, the development review procedures include preliminary "over-the-counter" site plan review, assessment of environmental impacts, "over-the-counter" final site plan review, and building permit review. In many cases, new housing projects also involve subdivisions of land which require additional processing time. Moreover, conditional use permits are required for all new condominium projects. Development review procedures in Temple City typically take 30 to 60 days.

C. Infrastructure Constraints

Generally, infrastructure needs do not present significant constraints to new housing development in Temple City. The City's street system is in place, with occasional need for street widening or extensions, or new cul-de-sacs. A network of sanitary and storm sewers is essentially complete, although on-site main line sewers and storm drains may be required at the time of subdivision. In most areas of the City, curbs, gutters, sidewalks, street trees, and other right-of-way improvements already exist.

The water infrastructure, however, presents some constraints to development. Temple City is served by five different water companies. The conveyance systems in place are old and not all of them are up to current standards in terms of fire flow requirements. For this reason, the City requires sprinklers in all attached units. In addition, in areas where there is inadequate fire flow, new development must provide an upgrade of the closest fire hydrant and/or improved access for fire trucks.

TABLE 17
CONSTRUCTION PROCESSING FEES

VALUE OF CONSTRUCTION	NORMAL PROCESSING FEES (1)
$ 10,000	$ 211.60
$ 20,000	$ 385.04
$ 30,000	$ 548.07
$ 40,000	$ 699.30
$ 50,000	$ 853.32
$ 60,000	$ 978.20
$ 70,000	$1,103.07
$ 80,000	$1,197.95
$ 90,000	$1,352.82
$100,000	$1,477.70
Other Related Fees	
Conditional Use Permit (CUP)	$500
Zone Variance	
Multiple Residential & Commercial	$300
Single Family Residential	$200
Zone Change	$500
Minor Zoning Modification	$100
All Appeals	$100
Modification of CUP	$250
Modification of Zone Variance	
R-1	$150
All Other Zones	$250
Lot Combination	$150
Minor Lot Line Adjustment	$200 plus $300 deposit
Environmental Impact Report	(Res. 82-2042)
Residential Planned Development	
Provisional Plan	$500
Precise Plan	$450
Tentative Parcel Map	$500 plus $100 per lot or unit plus $600 deposit
Final Parcel Map	$100 plus fees payable to County as charged by County
Tentative Tract Map	$500 plus $100 per lot or unit plus $600 deposit
Final Tract Map	$100 plus fees payable to County as charged by County
General Plan Amendment	$600
General Plan Amendment and Zone Change	
.....$700	
Site Plan Review	$ 50
Extension of Time	$150
Modification of Tentative Maps	$150

Source: City of Temple City, 1992
(1) Includes plan check and permit

V. HOUSING OPPORTUNITIES

A. Residential Development Potential

Temple City has opportunities for additional residential development through: development of vacant land; development of underused land; and adoption of a senior housing overlay zone.

From 1989 to April 1992, an additional 130 net new market rate housing units have been built in Temple City. If this number is subtracted from the total housing need allocation of 403 units, construction of 273 additional units are still needed by July 1, 1994. Of these 273 units, 61 are very low income, 76 are for low income, 77 are for moderate income, and 59 are for upper income households (i.e., market rate housing).

Vacant Land. Of the 3.8 square miles of land within Temple City, approximately 10.7 acres are currently vacant and available for new residential development. As shown on Table 18, this existing vacant acreage could accommodate up to 139 additional dwelling units if developed to a maximum capacity with current zoning. This represents about 34 percent of the projected housing need of 403 units over the next five years.

Underused Land. In 1990, City staff conducted a land use survey of all parcels zoned R-2 and R-3. Part of the purpose of this study was to identify those properties likely to be redeveloped at a higher density in the near future. Any property that was developed with substandard or deteriorating structures at a lower density than what is currently allowed was considered a candidate for redevelopment. Staff determined that if all these properties were redeveloped, there would be an increase of approximately 600 dwelling units. The development of all these properties over the next five years is unlikely. Between 1980 and 1990, an average of 55 dwelling units per year were constructed in Temple City. Assuming this market trend continues, an estimated 275 units could be developed between 1990 and 1994.

This development potential of underused land includes anticipated flag lot subdivisions. A flag lot is defined as a lot whose shape or property line configuration is created in a way that uses an extension of property for the exclusive purpose of obtaining vehicular access to a public street. There are approximately 140 lots in the City which could be divided into flag lots. In Temple City, where many lots are up to 350 feet deep, the flag lot

configuration permits a greater number of units to be built on a single lot by permitting a subdivision. The Temple City zoning code contains provisions to facilitate the development of flag lot subdivisions, and has achieved a net increase of approximately 17 flag lot subdivisions since adoption of the City's last Housing Element Update in 1987.

Senior Housing Overlay. The City has informally discussed the possibility of establishing a senior citizen overlay zoning category. It is anticipated that the maximum density for this type of senior citizen housing would be 36 dwelling units per acre, plus a possible bonus density for affordable housing, which would allow for development up to 45 dwelling units per acre. While the senior citizen housing overlay zoning could be applicable anywhere throughout the City, a prime area which has been considered by the City is along Las Tunas Drive. Senior Citizen housing, in conjunction with nearby commercial uses, is considered to be a desirable mix along Las Tunas Drive. A senior citizen housing overlay designation could accommodate up to 112 dwelling units in this area, assuming development of one acre per year over the next few years. Many of these residents will be low and moderate income.

TABLE 18
CITY OF TEMPLE CITY
VACANT LAND SUITABLE FOR RESIDENTIAL DEVELOPMENT
1990-1994

RESIDENTIAL LAND USE CATEGORY	VACANT ACREAGE	DWELLING UNIT POTENTIAL
Very Low Density (R-1) (6 du/acre)	2.48	14
Medium Density (R-2) (12 du/acre)	3.75	45
High Density (R-3) (18 du/acre)	4.47	80
Total	10.7	139

Source: City of Temple City Community Development Department 8/91.

B. Energy Conservation

As residential energy costs continue to rise, increasing utility costs reduce the affordability of housing. The City has many opportunities to directly affect energy use within its jurisdiction. In large part, energy savings and utility bill reductions can be realized through the following energy design standards:

Glazing - Glazing on south facing exterior walls allows for winter sun rays to warm the structure. Avoidance of this technique on the west side of the unit prevents afternoon sun rays from overheating the unit.

Landscaping - Strategically placed vegetation reduces the amount of direct sunlight on the windows. The incorporation of deciduous trees in the landscaping plans along the southern area of units reduces summer sun rays, while allowing penetration of winter rays to warm the units.

Building Design - The implementation of roof overhangs above southerly facing windows shield the structure from solar rays during the summer months.

Cooling/Heating Systems - The use of attic ventilation systems reduces attic temperatures during summer months. Solar heating systems for swimming pool facilities saves on energy costs. Natural gas is conserved with the use of flow restrictors on all hot water faucets and shower heads.

Weatherization Techniques - Weatherization techniques such as insulation, caulking, and weatherstripping can reduce energy use for air-conditioning up to 55% and for heating as much as 40%. Weatherization measures seal a dwelling unit to guard against heat gain in the summer and prevent heat loss in the winter.

Efficient Use of Appliances - Each household contains a different mixture of appliances. Regardless of the mix of appliances present, appliances can be used in ways which increase their energy efficiency. Unnecessary appliances can be eliminated, proper maintenance and use of the stove, oven, clothes dryer, clothes washer, dishwasher, and refrigerator can also reduce energy consumption. New appliance purchases of air-conditioning units and refrigerators can be made on the basis of efficiency ratings. The State prepares a list of air-conditioning and refrigerator models that detail the energy efficiency ratings of the product on the market.

Efficient Use of Lighting - Costs of lighting a home can be reduced through purchase of light bulbs which produce the most lumens per watt, avoidance of multi-bulb fixtures and use of long life bulbs and clock timers on security buildings.

Load Management - The time of day when power is used can be as important as how much power is used. Power plants must have enough generating capacity to meet the highest level of consumer demand for electricity. Peak demands for electricity occur on summer afternoons. Therefore, reducing use of appliances during these peak load hours can reduce the need for new power plants just to meet unusually high power demands.

Southern California Edison Customer Assistance Programs: Southern California Edison (SCE) offers a variety of energy conservation services under Customer Assistance Programs (CAP). The 1989 budget allocated for these programs was approximately $4.5 million. These services are designed to help low-income, senior citizens, permanently handicapped, and non-English speaking customers control their energy use. All CAP participants must meet the federally-established income guidelines. Most services are available free-of-charge.

VI. HOUSING PLAN

Chapters II to V establish the housing needs, opportunities, and constraints in Temple City. The Housing Plan presented in the following chapter sets forth the City's quantified housing goals, policies and programs to address Temple City's identified housing needs.

A. Housing Element Goals and Policies

This section of the Housing Element contains the goals and policies the City intends to implement to address a number of important housing-related issues. The following three major issue areas are addressed by the goals and policies of the Housing Element: 1) ensure that a broad range of housing types are provided to meet the needs of both existing and future residents; 2) ensure that housing is maintained and preserved; 3) promote equal housing opportunity. Each issue area and the supporting goals and policies are identified and discussed in the following section.

HOUSING OPPORTUNITIES

The City wants to encourage the construction of new housing units that offer a wide range of housing types to ensure that an adequate supply is available to meet existing and future needs. The provision of a balanced inventory of housing in terms of unit type (e.g. single-family, multiple-family, etc.), cost, and style will allow the city to fulfill a variety of housing needs.

GOAL 1: Provide a wide range of housing types to meet the existing and future needs of planning area residents.

Policy 1.1: Provide a variety of residential development opportunities in Temple City, ranging from very low density to high density development in accordance with the RHNA.

Policy 1.2: Encourage both the private and public sectors to produce or assist in the production of high quality housing.

Policy 1.3: Promote the development of low and moderate income housing for senior citizens.

Policy 1.4: Permit the development of emergency shelters and transitional housing in the M-2 zone, subject to a Conditional Use Permit.

Policy 1.5: Locate higher density residential development in close proximity to public transportation and services.

Policy 1.6: Permit the development of child care facilities coincident with new housing development.

Policy 1.7: Monitor all regulations, ordinances, departmental processing procedures and fees related to the rehabilitation and/or construction of dwelling units to assess their impact on housing costs.

Policy 1.8: Continue to require and encourage the use of energy conservation devices and passive design concepts which make use of the natural climate to increase energy efficiency and reduce housing costs.

Policy 1.9: Develop a program to utilize Community Redevelopment Agency housing set-aside funds when they are available.

MAINTENANCE AND PRESERVATION

The goal of housing preservation is to protect the existing and future investment in housing and to avoid a degree of physical decline that will require a larger rehabilitation effort to restore quality and value. The housing conditions survey identified areas of deferred housing maintenance in Temple City. Over 80 percent of the units categorized as "suitable for rehabilitation" were single-family dwellings, suggesting that rehabilitation efforts be focused on single-family units.

GOAL 2: Enhance the quality of existing residential neighborhoods in Temple City.

Policy 2.1: Correct housing deficiencies through the development of a residential rehabilitation program.

Policy 2.2: Continue to utilize the City's code enforcement program to bring substandard units into compliance with City codes and to improve overall housing conditions in Temple City.

Policy 2.3: Promote increased awareness among property owners and residents of the importance of property maintenance to long-term housing quality.

FAIR HOUSING

In order to make adequate provision for the housing needs of all economic segments of the community, the City must ensure equal and fair housing opportunities are available to all residents.

GOAL 3: Promote equal opportunity for all residents to reside in the housing of their choice.

Policy 3.1: Ensure that equal access to housing is available to the community.

Policy 3.2: Prohibit practices which restrict housing choice by arbitrarily directing prospective buyers and renters to certain neighborhoods or types of housing.

Policy 3.3: Continue support and participation in the Los Angeles County Fair Housing Program to further fair housing practices.

B. Regional Housing Needs Assessment

State law requires jurisdictions to provide for their share of regional housing needs. The Southern California Association of Governments (SCAG) has determined the 1989-1994 needs for the City of Temple City, and has estimated the number of households which the City will be expected to accommodate during this period. Future housing needs reflect the number of new units needed in a jurisdiction based on households which are expected to reside within the jurisdiction (future demand), plus an adequate supply of vacant housing to assure mobility and new units to replace losses. These needs were forecast by the 1988 Regional Housing Needs Assessment (RHNA), which considered on a regional and local level: Market demand for housing, employment opportunities, availability of suitable sites for public facilities, commuting patterns, type and tenure of housing need, and housing needs of farm workers.

According to the model, housing to accommodate 403 households would need to be added to the City's June 30, 1989, total households by July, 1994, to fulfill the City's share of regional housing needs. Based on the distribution of regional income, this total can be further divided among HUD's four income groups to identify the types of households to be provided for as follows:

TABLE 19
CITY OF TEMPLE CITY
1989-1994 HOUSEHOLD NEEDS BY INCOME GROUP

Very Low (0-50% County median income)	61	15.1%
Low (50-80% County median income)	76	18.9%
Moderate (80-120% County median income)	77	19.1%
Upper (over 120% County median income)	189	46.9%
Total Households	403	100.0%

Source: SCAG Regional Housing Needs Assessment, December 1988.

The intent of the future needs allocations by income group is to avoid the concentration of very low and low income households in a particular area. Localities must fully address their existing needs in order for impaction avoidance goals to be achieved in the future period. The programs described in Section D address existing and future housing need in Temple City.

C. Evaluation of Accomplishments under Adopted Housing Element

State Housing Element law requires communities to assess the achievements under adopted housing programs as part of the five year update of the housing element.

The 1987 Temple City Housing Element contains several program action statements related to achieving housing goals. The following is a review of these actions and their implementation status.

Policy 1a: Routinely inspect all residential neighborhoods to ensure compliance with the Temple City Environmental Quality Program.

Implementation Status - The Environmental Quality Program was subsequently incorporated into the City's Code Enforcement Program. A primary objective of the program is to prevent the deterioration of the City's aging housing stock. This is an ongoing effort on the part of the City and the City's Code Enforcement

Officer who operates primarily on a complaint basis to ensure better property maintenance and prevention of deterioration. The program was recently expanded to include a contracting agreement for the removal of graffiti on private property.

Policy 2a: Investigate new zoning tools which allow for greater flexibility in site design and construction techniques.

Implementation Status - The City has initiated several innovative zoning standards to ensure better quality of development. The City initiated standards for floor area ratios which tend to encourage the construction of smaller sized and more affordable housing units. The City has also adopted requirements to ensure better privacy and livability within new residential development projects.

Policy 3a: Develop an ordinance to grant density bonuses or other incentives of equivalent financial value where the project includes housing units which are affordable to lower income households.

Implementation Status - The City initiated several ordinances to provide for additional new development. In particular, the City adopted a flag lot ordinance which allows large size R-1 zoned properties to be subdivided into two lots, one of which would be a flag lot. The flag lot ordinance was intended to allow for additional housing on rather deep lots which can be found throughout the City. The City has over 200 candidate parcels which could be subdivided with a flag lot.

Policy 4a: Evaluate future capital improvement projects on the basis of their impact on existing and future housing development, and continue to improve and upgrade community facilities where needed.

Implementation Status - The City has commenced with a detailed capital improvement program in order to better allocate capital improvement funds. Additionally, the City permits subdivisions which provide for private cul-de-sacs and drives. This type of subdivision configuration provides for a higher density than would be possible without such access.

Policy 5a: Investigate potential development incentives for new residential construction which includes features which enhance

accessibility and/or include special amenities for the handicapped or elderly.

Implementation Status - The City has revised the zoning regulations so as to encourage single story construction, which tends to meet the needs of the handicapped and the elderly. For example, single story residential structures require less of a building setback than two story residential structures. This incentive program provides for more usable square footage which is readily accessible by the handicapped and the elderly.

Policy 6a: Investigate and consider participation in one of several Federal, State or County programs to provide housing rehabilitation loans or grants to low and moderate income persons, or develop a local program of rehabilitation assistance.

Implementation Status - The City has proactively explored alternative uses for the Community Development Block Grant allocation of funds. Utilization of the Community Development Block Grant funds has been rather restricted by virtue of the program's eligibility requirements. The City currently has one approved target area which meets HUD's requirements relative to low and moderate income households and blight.

Policy 7a: Utilize Community Development Block Grant funds for economic development and capital improvement projects which create jobs and improve local economic conditions; ultimately resulting in greater housing opportunities for community residents.

Implementation Status - Temple City receives Community Development Block Grant funds from Los Angeles County Community Development Commission. Since 1987, these funds have been used by the Temple City Redevelopment Agency for property acquisition in the City's redevelopment area. Improvement of the redevelopment area will improve local economic conditions and create jobs. The Community Development Block Grant funds for upcoming years have been partially designated for capital improvement projects within the redevelopment area and for capital improvement projects which would assist in meeting the Americans with Disabilities Act.

Policy 8a: Continue to provide fair housing counseling through the County Fair Housing Program.

Implementation Status - The County of Los Angeles currently funds the Fair Housing Congress of Southern California to provide a Fair Housing Program on behalf of all cities participating in the County's Community Development Block Grant program. The Fair Housing Congress, an administrative, informational, and coordination agency, subcontracts with seven Fair Housing Councils throughout the County to provide all direct fair housing services.

Policy 9a: Allow for the development of a mix of housing types and prices in the City.

Implementation Status - The Land Use Element of the General Plan has designations for different residential densities so that there will be a mix of different housing types and densities.

Policy 10a: Review and update provisions of the Temple City Zoning Code and consolidate or simplify the regulations as needed, and develop more efficient development review procedures to minimize delays in the approval process.

Implementation Status - The City has enacted several zoning code amendments which would streamline and simplify the development standards. Additionally, the City has improved the review process so as to minimize any delays. Proposals for new residential projects are typically considered at a public hearing within 30 days of the submittal date. Likewise, building plan checks are typically completed with 10 working days.

Policy 11a: Promote the installation of energy conservation improvements in existing housing, and investigate new development standards which encourage the use of energy saving design features in new construction.

Implementation Status - The City has adopted all applicable building codes relative to energy conservation. Additionally, all new multiple family developments are required to provide double glazed windows so as to provide for better energy utilization.

D. Housing Element Programs and Policies - 1990 to 1994

The Housing Element describes the housing needs of the City's current and projected population, as well as the specific needs resulting from the deterioration of older units and special needs for

certain segments of the City's population. The programs and policies contained in the Housing Element address Temple City's identified housing needs. The following program strategy consists of both programs currently in use in the city and additional programs to provide the opportunity to adequately address the City's housing needs.

Section 65400(b) of the Government Code requires local planning agencies to include in their annual report to the legislative body on the status of the general plan and its implementation their progress on meeting their regional housing need.

Housing Programs/Actions

1. **Senior Housing Overlay Zone -** The R2 and R3 zones, as well as the Commercial and Industrial zones may be designated as an overlay zone to allow for high density senior housing in this area. Typical of most senior citizen housing projects, many of these residents will be very low to moderate income.

   Staff will prepare a senior citizen housing overlay zone which may be incorporated into the Zoning Code. The overlay zone can be established in any zone (except the R-1 zone) with a Conditional Use Permit. Senior citizen housing would be particularly appropriate in proximity to bus routes and shopping facilities.

2. **Adherence to State Guidelines for Density Bonuses -** California Government Code Sections 65913 and 65915 require that: if a residential development has at least 20 percent of its units reserved for lower income households, the jurisdiction must provide a density bonus and at least one of the following:

   - a reduction in site development standards;
   - approval of mixed use zoning; or
   - other incentives proposed by the developer.

   When a developer agrees to construct at least 20 percent of the total number of units for lower income households; or 10 percent of the total number of units for very low-income households; or at least 50 percent for "qualifying residents" (e.g. senior citizens), the jurisdiction must:

   - grant a density bonus of 25 percent, along with one additional regulatory concession as described above; or
   - provide other incentives of equivalent financial value based upon the land cost per dwelling unit

The developer shall agree to and the City shall ensure continued affordability of all lower income density bonus units for a minimum of 30 years.

3. **Allow Emergency Shelters in the M-2 Zone with a Conditional Use Permit.** Section 65583 of the California Government Code requires that the Housing Element identify adequate sites which will be made available through appropriate zoning and development standards for a variety of housing types, including emergency shelters and transitional housing.

   The Temple City Zoning Code will be revised to allow emergency shelters and transitional housing in the M-2 zone with a Conditional Use Permit.

4. **Encourage the Construction of Affordable Housing for Senior Citizens.** The City will specifically encourage the development of affordable housing for senior citizens through the Senior Citizen Housing Overlay; Federal housing subsidies; and waiving fees.

5. **Housing Rehabilitation.** The City could institute a program, similar to those in other cities, that would provide small grants for home repaairs for very low- and low-income households. Cities often use CDBG or housing set-aside monies to fund such programs. Among others, this program could benefit the householder that is a long-term resident who is retired on a fixed income and may have difficulty maintaining his or her home.

   The City Council will consider allocating CDBG or Housing Set-Aside monies for a loan program, depending on the availibility of those funds.

6. **Subsidized Units at Risk for Conversion.** Currently, there are no subsidized housing units in Temple City. However, if subsidized projects are built within the City, the City will enter into an agreement with the developer to ensure the long-term affordability of the housing units.

7. **Fair Housing.** The Fair Housing Congress is an ongoing program sponsored by Los Angeles County for cities participating in the County CDBG program. The Fair Housing Congress, an administrative, informational, and coordination agency, subcontracts with seven Fair Housing Councils throughout the County to provide all direct fair housing services.

8. **Zoning Code Review/Revision.** To ensure that City residential development standards are not excessive and do not unnecessarily constrain affordable housing and housing accessible to the handicapped, City staff will review the Zoning Code and recommend revisions as necessary.

9. **Section 8 Lower Income Rent Assistance.** This program provides housing assistance payments from the Los Angeles County Community Development Commission to participating private owners on behalf of eligible tenants who have been issued certificates of eligibility. Temple City has 25 Section 8 households.

10. **Fee waivers for affordable housing and non-profit housing developer.** The City could consider waiving fees (as shown in Table 17) for affordable and/or non-profit housing development.

Redevelopment Housing Set-Aside Monies

The Redevelopment Agency owes $369,000 in housing set-aside funds for the years 1986 through 1991. Due to indebtedness for other activities within the Redevelopment Area, 1996 will be the first year the tax increment set-aside funds will be deposited in the set-aside account. If the existing Agency indebtedness is refinanced, housing set-aside funds could become available at an earlier date. The Agency intends to use these funds as required by State Redevelopment Law. Funds can be used in the following ways:

- Acquire land or building sites;
- Improve land or building sites with onsite or offsite improvements, only if such improvements directly improve or increase the City supply of low- and/or moderate-income housing;
- Donate land to private or public persons or entities;
- Finance insurance premiums used during the period of construction or rehabilitation of properties for lower income households, including rental properties, emergency shelters, transitional housing, or special residential care facilities;
- Construct buildings or structures;
- Rehabilitate buildings or structures;
- Provide subsidies to, or for the benefit of, very low- to moderate-income households, to the extent those households

cannot obtain housing at affordable costs on the open market. Subsidies include any costs or reduced income resulting from below-market rate sale or lease, grant, or donation of land to private for profit and nonprofit organizations for the purpose of providing low- and moderate-income housing, if at least half the units provided as a result of each transfer are affordable to lower income households;

- Develop plans, pay principal and interest on bonds, loans, advances, or other indebtedness, or pay financing or carrying charges; and

- Preserve the availability to lower income households of affordable housing units in housing developments which are assisted or subsidized by public entities and which are threatened with imminent conversion to market rates.

TABLE 20
HOUSING PROGRAM SUMMARY

HOUSING PROGRAM	PROGRAM OBJECTIVE	5-YEAR GOAL (# UNITS) TO BE ASSISTED	FUNDING SOURCE	RESPONSIBLE AGENCY	TIME FRAME
1. Senior Housing Overlay Zone	Encourage affordable housing for senior citizens	Adopt Overlay Zone	General Fund	Community Development Department	Amend Zoning Code in 1992
2. Adhere to State Guidelines for Density Bonus	Encourage production of affordable housing	Cannot be estimated, but may be used in conjunction with Senior Citizen Overlay	General Fund	Community Development Department	Ongoing
3. Allow Emergency Shelters in M-2 Zone with Conditional Use Permit	Allow for emergency shelters and transitional housing	Cannot be estimated.	General Fund	Community Development Department	Amend Zoning Code in 1992
4. Encourage construction of affordable housing for senior citizens	Encourage affordable housing for senior citizens	Cannot be estimated, but may be used in conjunction with Senior Citizen Overlay	CDBG; 20% housing set-aside	Community Development Department	Begin implementation by Jan., 1993
5. Housing Rehabilitation	Consider providing grants to very low- to moderate income homeowners for repair.	Cannot be estimated.	CDBG; 20% housing set-aside	Community Development Department	Consider implementation by 1993
6. Subsidized Units at Risk for Conversion	For future subsidized projects, City will enter into agreement with developer to ensure long-term affordability.	Not applicable.	Not Applicable	Community Development Department	By July 1, 1992.

HOUSING PROGRAM	PROGRAM OBJECTIVE	5-YEAR GOAL (# UNITS) TO BE ASSISTED	FUNDING SOURCE	RESPONSIBLE AGENCY	TIME FRAME
ASSIST IN DEVELOPMENT OF AFFORDABLE HOUSING					
7. Fair Housing Congress	Fair housing counseling.	Continue to provide fair housing counseling through the L.A. County Fair Housing Program	CDBG (L.A. County program)	L.A. County	Ongoing
8. Zoning Code	Ensure City standards are not excessive and do not unnecessarily constrain affordable housing and housing accessible to the handicapped.	Amend Zoning Code to consolidate and simplify development requirements	Department budget as necessary	Community Development Department	Revise Zoning Code by end of 1992
9. Section 8 Lower Income Rent Assistance	Provides housing assistance payments for eligible tenants.	Continue	L.A. County Community Development Commission	L.A. County	Ongoing
10. Fee waivers for affordable housing	Consider waiving fees for affordable and/or non-profit housing development	Cannot be estimated.	Department budget as necessary	Community Development Department	Consider by 1993

FIVE YEAR GOALS SUMMARY:

TOTAL UNITS TO BE CONSTRUCTED:	273	(regional housing need less net new units constructed between 1989 and April, 1992)
TOTAL UNITS TO BE REHABILITATED:	40-50	(rehabbed as result of City code Enforcement activities and property turnover)
TOTAL UNITS TO BE CONSERVED:	25	(Section 8 certificate households)

RESOLUTION NO. 92-3200

A RESOLUTION OF THE CITY COUNCIL OF THE CITY OF TEMPLE CITY ADOPTING THE UPDATED HOUSING ELEMENT (GENERAL PLAN AMENDMENT 92-2)

THE CITY COUNCIL OF THE CITY OF TEMPLE CITY DOES HEREBY RESOLVE:

WHEREAS, the State mandates that cities periodically update their Housing Element; and

WHEREAS, housing is an issue of community-wide and state-wide concern; and

WHEREAS, the City Council has conducted public hearings and has extensively discussed various housing related measures; and

WHEREAS, the City Council has considered input from the Planning Commission relative to said planning and housing related matters.

NOW, THEREFORE, BE IT RESOLVED, that the City Council of the City of Temple finds that:

SECTION 1. There are significant housing opportunities within the City based upon an extensive study of existing and alternative density levels within the R-2 and R-3 zoned areas of the City.

SECTION 2. If all under-developed properties were developed to the maximum build-out, an ample number of dwelling units, albeit market rate housing, would be produced to meet the numerical targets established by SCAG's Regional Housing Needs Assessment.

SECTION 3. The City is for all practical purposes fully developed and housing opportunities are limited by virtue of the limited amount of vacant land and limited local resources.

SECTION 4. As a more mature community in Southern California, it is imperative that Temple City control growth and development so as to be within the constraints posed by the City's aging infrastructure and limited resources.

SECTION 5. The City recognizes the regional need for affordable housing and within its ability encourages housing to accommodate a broad spectrum of need. However, the City must recognize existing constraints and resources and must carefully establish priorities on a community-wide basis.

SECTION 6. The City will continue to review housing opportunities within the community and strive toward achieving regional and state mandates, subject to local constraints and local housing opportunities.

SECTION 7. The Temple City Unified School District has adopted a resolution advising the City of an overcrowded condition within the financially strapped school district and requesting that the City Council consider adverse impacts upon schools when considering general plan amendments; based upon the conditions described in the Temple City Unified School District Resolution No. 923-01, it can be concluded that the possible growth inducing impacts of high density residential development could bring about socio-economic problems greater than the lack of low cost housing. The City Council periodically meets in joint session with the School Board to address the existing school conditions, including financial constraints. and will re-evaluate housing issues when the school situation changes.

SECTION 8. This project should not result in significant effects upon the environment and a Negative Declaration has been prepared in accordance with the State CEQA Guidelines. The initial statement as prepared indicates there is no potential for adverse impact to the environment as it relates to all wild animals, birds, plants, fish, amphibians, and related ecological communities, including the habitat

upon which the wildlife depends for its continued viability.

SECTION 9. The updated Housing Element and General Plan Amendment 92-2 is hereby adopted based upon the above enumerated findings.

SECTION 10. The City Clerk shall certify to the passage and adoption of this resolution and enter it into the book of original resolutions.

PASSED, APPROVED AND ADOPTED on this 1st day of December, 1992.

Bobbie McGowan
MAYOR

ATTEST:

City Clerk

I hereby certify that the foregoing Resolution, Resolution No. 92-3200, was adopted by the City Council of the City of Temple City at a regular meeting held on the 1st of December, 1992, by the following vote:

AYES: Councilmember-Breazeal, Budds, Manning, Wilson, McGowan
NOES: Councilmember-None
ABSENT: Councilmember-None

City Clerk

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